

ABSTRACT OF THE DISCLOSURE

A user-wearable electronic wireless transaction apparatus is disclosed. The user-wearable electronic wireless transaction apparatus comprises a housing which houses a wireless communication device, one or more electronic circuits, a power source, a display device and a biometric data reading device. While enabled as a timepiece or performing other functions suitable to a user-wearable apparatus, the apparatus can establish wireless communication with a counterpart communication apparatus in order to conduct a transaction. The biometric data reading device can read the user's applicable biometric data and then transmit a user identity validation and the wireless communication device can transmit user authorization for the transaction.